

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

DAREN K. JOHNSTON
MELINDA S. JOHNSTON
Debtor(s)

Case No. 19-70641JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/11/2019.
- 2) The plan was confirmed on 01/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/15/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/11/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$109,776.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,644.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$258,630.00
Less amount refunded to debtor \$6,661.10

NET RECEIPTS: \$251,968.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$12,860.75
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$16,360.75

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	13,577.00	13,642.47	13,642.47	13,642.47	2,007.22
BEST BUY CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	3,770.00	3,936.07	3,936.07	3,936.07	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	3,369.00	3,491.50	3,491.50	3,491.50	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	2,536.00	2,536.56	2,536.56	2,536.56	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	1,359.00	1,359.30	1,359.30	1,359.30	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	588.00	620.82	620.82	620.82	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	575.00	1,442.23	1,442.23	1,442.23	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	539.00	539.48	539.48	539.48	0.00
CAPITAL ONE BANK (USA) NABY AM	Unsecured	5,153.00	5,153.84	5,153.84	5,153.84	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,034.00	1,744.25	1,744.25	1,744.25	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	566.00	566.52	566.52	566.52	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	889.00	888.48	888.48	888.48	0.00
FIRSTMARK SERVICES	Unsecured	78.00	NA	NA	0.00	0.00
FIRSTMARK SERVICES	Unsecured	67.00	NA	NA	0.00	0.00
FIRSTMARK SERVICES	Unsecured	29.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	6,536.00	6,687.58	6,687.58	6,687.58	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,990.00	1,990.20	1,990.20	1,990.20	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	626.00	626.74	626.74	626.74	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,904.00	1,904.03	1,904.03	1,904.03	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	6,424.00	6,424.77	6,424.77	6,424.77	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,019.00	3,019.43	3,019.43	3,019.43	0.00
JPMORGAN CHASE BANK	Unsecured	1,418.00	1,418.93	1,418.93	1,418.93	0.00
KEYBANK NA**	Unsecured	8,513.00	8,513.19	8,513.19	8,513.19	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	89,887.00	90,422.27	0.00	47,051.93	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	827.48	827.48	827.48	0.00
LVNV FUNDING LLC	Unsecured	826.00	900.92	900.92	900.92	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Secured	11,546.00	11,637.50	11,637.50	11,637.50	1,719.46
LVNV FUNDING LLC	Unsecured	3,078.00	3,078.13	3,078.13	3,078.13	0.00
MERCURY	Unsecured	6,172.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,902.00	1,698.19	1,698.19	1,698.19	0.00
NAVIENT	Unsecured	10,146.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	9,598.00	NA	NA	0.00	0.00
NAVIENT PC TRUST	Unsecured	6,245.00	6,028.44	5,072.46	5,072.46	0.00
NAVIENT PC TRUST	Unsecured	1,836.00	1,768.51	1,488.06	1,488.06	0.00
NHHEAF	Unsecured	11,991.00	NA	NA	0.00	0.00
NHHEAF	Unsecured	9,622.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	20,180.00	19,855.48	19,855.48	19,855.48	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	15,282.00	15,282.80	15,282.80	15,282.80	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	10,115.00	9,879.13	9,879.13	9,879.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	480.00	480.79	480.79	480.79	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,251.00	3,251.24	3,251.24	3,251.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	194.00	194.48	194.48	194.48	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	19.00	40.40	40.40	40.40	0.00
RESURGENT RECEIVABLES LLC	Unsecured	2,187.00	2,268.19	2,268.19	2,268.19	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	4,784.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	7,688.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	532.00	571.58	571.58	571.58	0.00
US DEPARTMENT OF EDUCATION	Unsecured	19,964.00	41,659.84	41,659.84	41,659.84	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	136.48	136.48	136.48	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$47,051.93	\$0.00
Mortgage Arrearage	\$827.48	\$827.48	\$0.00
Debt Secured by Vehicle	\$25,279.97	\$25,279.97	\$3,726.68
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,107.45	\$73,159.38	\$3,726.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$158,722.09	\$158,722.09	\$0.00

Disbursements:

Expenses of Administration	<u>\$16,360.75</u>
Disbursements to Creditors	<u>\$235,608.15</u>

TOTAL DISBURSEMENTS : **\$251,968.90**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.